

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimberly Lynn Field
John Joseph Ceparano
Debtors

Case No. 12-04565-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 09, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Kimberly Lynn Field, John Joseph Ceparano, 3478 Hemlock Farms, Lords Valley, PA 18428-9147 |
| 4267416 | + 16001 North Dallas Parkway, Addison, TX 75001-3311 |
| 4156655 | + Amori & Associates LLC, 513 Sarah Street, Stroudsburg, PA 18360-2118 |
| 4230739 | + CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907 |
| 4156654 | + Ceparano John Joseph, 3478 Hemlock Farms, Lords Valley, PA 18428-9147 |
| 4156660 | + Chase Auto, Po Box 24696, Columbus, OH 43224-0696 |
| 4179602 | FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410 |
| 4156653 | + Field Kimberly Lynn, 3478 Hemlock Farms, Lords Valley, PA 18428-9147 |
| 4164718 | ++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154 |
| 4164719 | Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049 |
| 4173354 | ++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 address filed with court:, JPMorgan Chase Bank NA, 201 North Central Ave, Mail Code AZ1-1191, Phoenix, AZ 85004-0073 |
| 4156666 | + Manhattan Physician Labs, 25 Riverside Drive, Pine Brook, NJ 07058-9391 |
| 4156667 | + Miller & Milone, PC, Attorneys At Law, 100 Quentin Roosevelt Blvd, Suite 2, Garden City, NY 11530-4874 |
| 4166092 | NY Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300 |
| 4156670 | + NYH-CUMC Radiology Group, At Weill Cornell Medical College, 575 Lexington Ave., Suite 540, New York, NY 10022-6153 |
| 4156668 | + New York Presbyterian Hospital, Car, Miller & Milone, PC, 100 Quentin Roosevelt Blvd, Suite 2, Garden City, NY 11530-4874 |
| 4156669 | + New York State Dept Of Taxation And, Office Of Counsel, Bldg 9, W.A. Harriman Campus, Albany, NY 12227-0001 |
| 4156672 | + PA Dept Of Revenue, Samters Bldg, 101 Penn Ave, Suite 305, Scranton, PA 18503-2012 |
| 4156671 | + PA Dept Of Revenue, Samters Building, 101 Penn Ave., Suite 305, Scranton, PA 18503-2012 |
| 4156674 | Weill Cornell Imaging At NYP, At Weill Cornell Medical College, Box 5360 G.P.O., New York, NY 10087-5360 |
| 4156675 | + Weill Cornell Medical College, 575 Lexington Ave, Suite 540, New York, NY 10022-6145 |

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--------------------------------------|----------------------|---|
| 4251021 | + EDI: OPHSUBSID.COM | Mar 09 2021 23:43:00 | Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132 |
| 4156656 | EDI: BANKAMER.COM | Mar 09 2021 23:43:00 | Bank Of America, Po Box 982238, El Paso, TX 79998 |
| 4156657 | + EDI: BANKAMER.COM | Mar 09 2021 23:43:00 | Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285 |
| 4216886 | EDI: WFFC.COM | Mar 09 2021 23:43:00 | Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 |
| 4156658 | + EDI: CAPITALONE.COM | Mar 09 2021 23:43:00 | Cap One, Po Box 5253, Carol Stream, IL 60197-5253 |
| 4156659 | + Email/Text: cms-bk@cms-collect.com | | |

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| | | | |
|---------|---|----------------------|---|
| | | Mar 09 2021 18:46:00 | Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464 |
| 4156661 | + EDI: CITICORP.COM | | |
| | | Mar 09 2021 23:43:00 | Citi, P.o. Box 6500, Sioux Falls, SD 57117-6500 |
| 4156662 | + EDI: CRFRSTNA.COM | | |
| | | Mar 09 2021 23:43:00 | Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399 |
| 4180532 | + EDI: CRFRSTNA.COM | | |
| | | Mar 09 2021 23:43:00 | Credit First NA, Po Box 818011, Cleveland, OH 44181-8011 |
| 4159374 | EDI: DISCOVER.COM | | |
| | | Mar 09 2021 23:43:00 | Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025 |
| 4156663 | + EDI: DISCOVER.COM | | |
| | | Mar 09 2021 23:43:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 4156664 | + EDI: RMSC.COM | | |
| | | Mar 09 2021 23:43:00 | Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314 |
| 4156665 | EDI: IRS.COM | | |
| | | Mar 09 2021 23:43:00 | Internal Revenue Service, Department Of The Treasury, Cincinnati, OH 45999-0030 |
| 4175860 | + EDI: OPHSUBSID.COM | | |
| | | Mar 09 2021 23:43:00 | KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 4162700 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Mar 09 2021 18:46:00 | PNC Bank, P.O. Box 94982, Cleveland, OH 44101 |
| 4156673 | Email/Text: Bankruptcy.Notices@pnc.com | | |
| | | Mar 09 2021 18:46:00 | Pnc Bank Na, 2730 Liberty Ave, Pittsburgh, PA 15222 |
| 4299834 | + EDI: PRA.COM | | |
| | | Mar 09 2021 23:43:00 | PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067 |
| 4172850 | EDI: PENNDEPTREV | | |
| | | Mar 09 2021 23:43:00 | Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 4172850 | Email/Text: RVSVCBICNOTICE1@state.pa.us | | |
| | | Mar 09 2021 18:46:00 | Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | *+ | Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132 |
| cr | *+ | PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067 |
| aty | ##+ | Kimberly A Bonner, Zucker Goldberg and Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315 |

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------------------|--|
| Charles J DeHart, III (Trustee) | TWecf@pamd13trustee.com |
| Jill Manuel-Coughlin | on behalf of Creditor Bank of America N.A. bankruptcy@powerskirn.com |
| Joshua I Goldman | on behalf of Creditor Bank of America N.A., et al josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com |
| Kimberly A Bonner | on behalf of Creditor Bank of America N.A. kab@jsdc.com, jnr@jsdc.com |
| Lorraine Gazzara Doyle | on behalf of Creditor Bank of America N.A. ldoyle@friedmanvartolo.com, Diane@mvrllaw.com;bankruptcy@friedmanvartolo.com |
| Mary F Kennedy | on behalf of Defendant GREEN TREE SERVICING LLC mary@javidianlaw.com coleen@javidianlaw.com |
| Matthew A. Schmidt | on behalf of Plaintiff John Joseph Ceparano afr@epix.net |
| Matthew A. Schmidt | on behalf of Debtor 2 John Joseph Ceparano afr@epix.net |
| Matthew A. Schmidt | on behalf of Plaintiff Kimberly Lynn Field afr@epix.net |
| Matthew A. Schmidt | on behalf of Debtor 1 Kimberly Lynn Field afr@epix.net |
| Scott M. Amori | on behalf of Debtor 2 John Joseph Ceparano afr@epix.net smamori@amoriandassociates.com |
| Scott M. Amori | on behalf of Debtor 1 Kimberly Lynn Field afr@epix.net smamori@amoriandassociates.com |
| Thomas I Puleo | on behalf of Creditor Bank of America N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 14

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Kimberly Lynn Field</u> | Social Security number or ITIN | xxx-xx-9205 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>John Joseph Ceparano</u> | Social Security number or ITIN | xxx-xx-5192 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | |
| Case number: 5:12-bk-04565-RNO | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly Lynn Field

John Joseph Ceparano

3/9/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.